

Transcript: Estefania

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Full Transcript

Thank you for- Hello. ...calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, I'm trying to find out what my benefits are. Okay. What staffing agency? Surge Staffing. And what are the last four of your Social? 2818. Your first and last name? Greg Opalka. I'm sorry, what was that, first and last name again? Greg Opalka. Is it O-P-A-L-K-A? K-A... Yes, ma'am. Can you please verify your full address and date of birth for security purposes? Uh, 7597 Biscayne Boulevard, Parma, Ohio, 44134. And then what's that date of birth? 8/12/72. I have 440-829-0456 as your phone number. Yes. Okay. And then you said you were trying to figure out if you're benefits- What benefits I'm- Okay, so it looks- Yeah, supposed to have hospitalization after 30 days. Yeah, so you have- So- You, mm-hmm, you were enrolled automatically into the MEC Tele-RH. That plan is only a preventative plan though, so it'll only cover things such as, like, a physical, some vaccines, um, as to mean character screening. Um, but it doesn't cover any of your doctor visits, the sick, urgent care- What about emergency room? Nope, it's not. Um, it's only for your preventative visits. So it won't cover doctor visits, the sick, urgent care, emergency room, surgery- So- ... or hospital visits. So is there any way I can up it to cover that? No. So the only period that you're eligible to add new plans, they do offer hospital indemnity plans that cover, like, urgent care, emergency room, surgeries. However, you would have had to call within those 30 days of receiving your first check to add those plans. And if you didn't do that- Nobody ever told me that. Nobody ever told me that. Unfortunately, that's- How am I supposed to do that? ... the agency's responsibility. We don't work in the actual staffing agencies. I know it's the s- staffing agency's responsibility. So unfortunately, there's nothing that we can do on our end. Um, in the last 30 days, have you experienced a quality-of-life event, like a loss of benefit, getting married, divorced, having a baby, or adopting? No. Okay, so- No, I had to go to the emergency room, and I needed to know if I had any coverage. They told me I had coverage. So you have... You have preventative coverage. You don't have hospital indemnity coverage. So like I said, it is the staffing agency's responsibility to notify them. So basically I got screwed over. Uh- But them not telling me that. They have to tell you. So I'm not sure how they communicate it with their members, but it is the staffing agency's responsibility to notify them. Oh, my God. This is crazy. That they only have 30 days from the time that they receive their first check to either opt out from the auto enrollment, which is this MEC plan, or enroll into a different plan. No, that was never, never communicated to me. So- So I, I would reach out to Surge. But unfortunately, like I said, we're just the staff, the healthcare administrators...

Conversation Format

Speaker speaker_0: Thank you for-

Speaker speaker_1: Hello.

Speaker speaker_0: ...calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, I'm trying to find out what my benefits are.

Speaker speaker_0: Okay. What staffing agency?

Speaker speaker_1: Surge Staffing.

Speaker speaker_0: And what are the last four of your Social?

Speaker speaker_1: 2818.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Greg Opalka.

Speaker speaker_0: I'm sorry, what was that, first and last name again?

Speaker speaker_1: Greg Opalka.

Speaker speaker_0: Is it O-P-A-L-K-A?

Speaker speaker_1: K-A... Yes, ma'am.

Speaker speaker_0: Can you please verify your full address and date of birth for security purposes?

Speaker speaker_1: Uh, 7597 Biscayne Boulevard, Parma, Ohio, 44134.

Speaker speaker_0: And then what's that date of birth?

Speaker speaker_1: 8/12/72.

Speaker speaker_0: I have 440-829-0456 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then you said you were trying to figure out if you're benefits-

Speaker speaker_1: What benefits I'm-

Speaker speaker_0: Okay, so it looks-

Speaker speaker_1: Yeah, supposed to have hospitalization after 30 days.

Speaker speaker_0: Yeah, so you have-

Speaker speaker_1: So-

Speaker speaker_0: You, mm-hmm, you were enrolled automatically into the MEC Tele-RH. That plan is only a preventative plan though, so it'll only cover things such as, like, a physical,

some vaccines, um, as to mean character screening. Um, but it doesn't cover any of your doctor visits, the sick, urgent care-

Speaker speaker_1: What about emergency room?

Speaker speaker_0: Nope, it's not. Um, it's only for your preventative visits. So it won't cover doctor visits, the sick, urgent care, emergency room, surgery-

Speaker speaker_1: So-

Speaker speaker_0: ... or hospital visits.

Speaker speaker_1: So is there any way I can up it to cover that?

Speaker speaker_0: No. So the only period that you're eligible to add new plans, they do offer hospital indemnity plans that cover, like, urgent care, emergency room, surgeries. However, you would have had to call within those 30 days of receiving your first check to add those plans. And if you didn't do that-

Speaker speaker_1: Nobody ever told me that. Nobody ever told me that.

Speaker speaker_0: Unfortunately, that's-

Speaker speaker_1: How am I supposed to do that?

Speaker speaker_0: ... the agency's responsibility. We don't work in the actual staffing agencies. I know it's the s- staffing agency's responsibility. So unfortunately, there's nothing that we can do on our end. Um, in the last 30 days, have you experienced a quality-of-life event, like a loss of benefit, getting married, divorced, having a baby, or adopting?

Speaker speaker_1: No.

Speaker speaker_0: Okay, so-

Speaker speaker_1: No, I had to go to the emergency room, and I needed to know if I had any coverage. They told me I had coverage.

Speaker speaker_0: So you have... You have preventative coverage. You don't have hospital indemnity coverage. So like I said, it is the staffing agency's responsibility to notify them.

Speaker speaker_1: So basically I got screwed over.

Speaker speaker_0: Uh-

Speaker speaker_1: But them not telling me that.

Speaker speaker_0: They have to tell you. So I'm not sure how they communicate it with their members, but it is the staffing agency's responsibility to notify them.

Speaker speaker_1: Oh, my God. This is crazy.

Speaker speaker_0: That they only have 30 days from the time that they receive their first check to either opt out from the auto enrollment, which is this MEC plan, or enroll into a different plan.

Speaker speaker_1: No, that was never, never communicated to me. So-

Speaker speaker_0: So I, I would reach out to Surge. But unfortunately, like I said, we're just the staff, the healthcare administrators...